

SERFF Tracking Number: IASL-126780706 State: Arkansas
Filing Company: Principal Life Insurance Company State Tracking Number: 46567
Company Tracking Number: PG MS RI
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Principal Life Insurance Company Medicare Supplement Rate Increase Filing
Project Name/Number: /

Filing at a Glance

Company: Principal Life Insurance Company
Product Name: Principal Life Insurance SERFF Tr Num: IASL-126780706 State: Arkansas
Company Medicare Supplement Rate Increase
Filing
TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Approved- State Tr Num: 46567
Closed
Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: PG MS RI State Status: Under Review
Other
Filing Type: Rate
Author: Jeffrey McGinn Reviewer(s): Stephanie Fowler
Date Submitted: 08/23/2010 Disposition Date: 09/02/2010
Disposition Status: Approved-Closed
Implementation Date Requested: 01/01/2011 Implementation Date: 01/01/2011
State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: Date Approved in Domicile: 08/19/2010
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Large
Overall Rate Impact: 6% Group Market Type: Discretionary
Filing Status Changed: 09/02/2010 Explanation for Other Group Market Type:
State Status Changed: 08/31/2010
Deemer Date: Created By: Jeffrey McGinn
Submitted By: Jeffrey McGinn Corresponding Filing Tracking Number:
Filing Description:
Principal Life Insurance Company Medicare Supplement Rate Increase Filing

Form Numbers: MSP 34 A - Plan A; MSP 34 B - Plan B; MSP 34 C - Plan C; MSP 34 D - Plan D; MSP 34 E -Plan E;
MSP 34 F - Plan F; MSP 34 G - Plan G; MSP 34 H - Plan H; MSP 34 I - Plan I; MSP 34 J - Plan J

Rate Increase Amount: 6.0%

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This filing was approved in the Company's domicile state of Iowa on August 19, 2010.

Company and Contact

Filing Contact Information

Jeffrey McGinn, Compliance Analyst jeffrey.mcginn@iasadmin.com
8545 126th Avenue North 727-584-0007 [Phone] 2389 [Ext]
Suite 200 727-584-5613 [FAX]
Largo, FL 33773-1502

Filing Company Information

(This filing was made by a third party - insuranceadministrativesolutions)

Principal Life Insurance Company	CoCode: 61271	State of Domicile: Iowa
711 High Street	Group Code: 332	Company Type:
Des Moines, IA 50392-2300	Group Name:	State ID Number:
(515) 247-5111 ext. [Phone]	FEIN Number: 42-0127290	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$500.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$500.00	08/23/2010	38945866

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	09/02/2010	09/02/2010

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Disposition

Disposition Date: 09/02/2010

Implementation Date: 01/01/2011

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after January 1, 2011. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Principal Life Insurance Company	6.000%	6.000%	\$134,821	880	\$2,247,010	6.000%	6.000%

SERFF Tracking Number:	IASL-126780706	State:	Arkansas
Filing Company:	Principal Life Insurance Company	State Tracking Number:	46567
Company Tracking Number:	PG MS RI		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	Principal Life Insurance Company Medicare Supplement Rate Increase Filing		
Project Name/Number:	/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Third Party Authorization Letter	Accepted for	Yes
		Informational Purposes	
Rate	AR Rates	Approved	Yes

SERFF Tracking Number:	IASL-126780706	State:	Arkansas
Filing Company:	Principal Life Insurance Company	State Tracking Number:	46567
Company Tracking Number:	PG MS RI		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	Principal Life Insurance Company Medicare Supplement Rate Increase Filing		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	7.000%
Effective Date of Last Rate Revision:	01/01/2010
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Principal Life Insurance Company	6.000%	6.000%	\$134,821	880	\$2,247,010	6.000%	6.000%

SERFF Tracking Number: IASL-126780706 State: Arkansas

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:* Action:*	Rate Action Information:	Attachments
Approved 09/02/2010	AR Rates	MSP 34 A, MSP 34 B, MSP 34 C, MSP 34 D, MSP 34 E, MSP 34 F, MSP 34 G, MSP 34 H, MSP 34 I, MSP 34 J	Revised	Previous State Filing Number: Percent Rate Change Request: 43622 6.000	AR STD Rates - 2011.pdf

PRINCIPAL LIFE INSURANCE COMPANY

Actuarial Memorandum for Group A&H Rate Filing

Medicare Supplement Standardized Plans

Exhibit A - Current and Proposed Annual Premium Schedule

Current Rates

	<u>Plan</u>	<u>Under</u> <u>Age 65</u>	<u>Age</u> <u>65-69</u>	<u>Age</u> <u>70-74</u>	<u>Age</u> <u>75-79</u>	<u>Age</u> <u>80+</u>
Male	A	2,021.64	2,021.64	2,021.64	2,021.64	2,021.64
	B	2,383.08	2,383.08	2,383.08	2,383.08	2,383.08
	C	3,327.00	3,327.00	3,327.00	3,327.00	3,327.00
	D	2,698.92	2,698.92	2,698.92	2,698.92	2,698.92
	E	2,864.76	2,864.76	2,864.76	2,864.76	2,864.76
	F	2,910.00	2,910.00	2,910.00	2,910.00	2,910.00
	G	2,166.00	2,166.00	2,166.00	2,166.00	2,166.00
	H with Rx	5,468.16	5,468.16	5,468.16	5,468.16	5,468.16
	H Without Rx	3,609.12	3,609.12	3,609.12	3,609.12	3,609.12
	I with Rx	4,985.64	4,985.64	4,985.64	4,985.64	4,985.64
	I Without Rx	3,240.60	3,240.60	3,240.60	3,240.60	3,240.60
	J with Rx	7,771.44	7,771.44	7,771.44	7,771.44	7,771.44
	J Without Rx	4,585.20	4,585.20	4,585.20	4,585.20	4,585.20
Female	A	2,021.64	2,021.64	2,021.64	2,021.64	2,021.64
	B	2,383.08	2,383.08	2,383.08	2,383.08	2,383.08
	C	3,327.00	3,327.00	3,327.00	3,327.00	3,327.00
	D	2,698.92	2,698.92	2,698.92	2,698.92	2,698.92
	E	2,864.76	2,864.76	2,864.76	2,864.76	2,864.76
	F	2,910.00	2,910.00	2,910.00	2,910.00	2,910.00
	G	2,166.00	2,166.00	2,166.00	2,166.00	2,166.00
	H with Rx	5,468.16	5,468.16	5,468.16	5,468.16	5,468.16
	H Without Rx	3,609.12	3,609.12	3,609.12	3,609.12	3,609.12
	I with Rx	4,985.64	4,985.64	4,985.64	4,985.64	4,985.64
	I Without Rx	3,240.60	3,240.60	3,240.60	3,240.60	3,240.60
	J with Rx	7,771.44	7,771.44	7,771.44	7,771.44	7,771.44
	J Without Rx	4,585.20	4,585.20	4,585.20	4,585.20	4,585.20

Area Factor

County

0.88

All of State

PRINCIPAL LIFE INSURANCE COMPANY

Actuarial Memorandum for Group A&H Rate Filing

Medicare Supplement Standardized Plans

Exhibit A - Current and Proposed Annual Premium Schedule

Proposed Rates After 6.0% Rate Increase

	<u>Plan</u>	<u>Under</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>
		<u>Age 65</u>	<u>65-69</u>	<u>70-74</u>	<u>75-79</u>	<u>80+</u>
Male	A	2,142.96	2,142.96	2,142.96	2,142.96	2,142.96
	B	2,526.12	2,526.12	2,526.12	2,526.12	2,526.12
	C	3,526.68	3,526.68	3,526.68	3,526.68	3,526.68
	D	2,860.80	2,860.80	2,860.80	2,860.80	2,860.80
	E	3,036.60	3,036.60	3,036.60	3,036.60	3,036.60
	F	3,084.60	3,084.60	3,084.60	3,084.60	3,084.60
	G	2,295.96	2,295.96	2,295.96	2,295.96	2,295.96
	H with Rx	5,796.24	5,796.24	5,796.24	5,796.24	5,796.24
	H Without Rx	3,825.72	3,825.72	3,825.72	3,825.72	3,825.72
	I with Rx	5,284.80	5,284.80	5,284.80	5,284.80	5,284.80
	I Without Rx	3,435.00	3,435.00	3,435.00	3,435.00	3,435.00
Female	J with Rx	8,237.76	8,237.76	8,237.76	8,237.76	8,237.76
	J Without Rx	4,860.36	4,860.36	4,860.36	4,860.36	4,860.36
	A	2,142.96	2,142.96	2,142.96	2,142.96	2,142.96
	B	2,526.12	2,526.12	2,526.12	2,526.12	2,526.12
	C	3,526.68	3,526.68	3,526.68	3,526.68	3,526.68
	D	2,860.80	2,860.80	2,860.80	2,860.80	2,860.80
	E	3,036.60	3,036.60	3,036.60	3,036.60	3,036.60
	F	3,084.60	3,084.60	3,084.60	3,084.60	3,084.60
	G	2,295.96	2,295.96	2,295.96	2,295.96	2,295.96
	H with Rx	5,796.24	5,796.24	5,796.24	5,796.24	5,796.24
	H Without Rx	3,825.72	3,825.72	3,825.72	3,825.72	3,825.72
	I with Rx	5,284.80	5,284.80	5,284.80	5,284.80	5,284.80
	I Without Rx	3,435.00	3,435.00	3,435.00	3,435.00	3,435.00
	J with Rx	8,237.76	8,237.76	8,237.76	8,237.76	8,237.76
	J Without Rx	4,860.36	4,860.36	4,860.36	4,860.36	4,860.36

Area Factor

County

0.88

All of State

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Third Party Authorization Letter	Accepted for Informational Purposes	Date: 09/02/2010
Comments:		
Attachment:		
2010 08 PG IAS Authorization Letter.pdf		



Principal Life
Insurance Company

August 17, 2010

Ms. Darcey Shaffer, FLMI, ACS
Compliance Manager
Insurance Administrative Solutions, L.L.C.
8545 126th Avenue North, Suite 200
Largo, Florida 33773-1502

Re: Filing/Reporting Requirements

Dear Ms. Shaffer,

This letter authorizes Insurance Administrative Solutions, L.L.C., "IAS" to file on behalf of Company Principal Life Insurance Company policy forms, rate filings and reports with the State Departments of Insurance.

Insurance Administrative Solutions, L.L.C. may correspond with the State Departments of Insurance regarding any questions they may have concerning the filings.

Sincerely,

A handwritten signature in blue ink, appearing to read "Todd G. Smith", written over a light blue horizontal line.

Todd G. Smith, FSA, MAAA
Actuary – Pricing
Rating & Analysis
Phone: (515) 248-2926
Fax : (515) 362-2308
E-mail: Smith.Todd@Principal.com